

2011504 -Court-A- US B
SCHNELLER AND LOMENICK, P.A.
P.O. BOX 417

HOLLY SPRINGS, MS 38635

US Bankruptcy Courthouse
703 Hwy 145 North
Aberdeen, MS 39730

NOTICE

United States Bankruptcy Court

FOR THE
Northern Dist Of MS Aberdeen Division

Debtor 1: <u>KATTIE MARIE PRESTON</u>	Last 4 digits of Social Security number or ITIN: <u>XXX-XX-0398</u>
	EIN: _____
Debtor 2: _____	Last 4 digits of Social Security number or ITIN: _____
	EIN: _____
Case Number: <u>20-11504-JDW</u>	Date Case Filed or Converted to Chapter 13: <u>April 08, 2020</u>

Form 309I (12/15)

NOTICE OF CHAPTER 13 BANKRUPTCY CASE

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in this case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in this case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:	
1: Debtor's full name	KATTIE MARIE PRESTON		
2: All other names used in the last 8 years			
3: Address	If debtor 2 lives at a different address:		
	103 NORTH RD		
	HOLLY SPRINGS, MS 38635		
4: Debtor's attorney Name and Address	SCHNELLER AND LOMENICK, P.A. P.O. BOX 417	Contact phone	(662) 252-3224
	HOLLY SPRINGS, MS 38635	Email	
5: Bankruptcy trustee Name and Address	Locke D. Barkley 6360 I-55 North Suite 140 Jackson, MS 39211	Contact phone	(601) 355-6661
		Email	www.barkley13.com
6: Bankruptcy Clerk's office Documents in this case may be filed at this address.	US Bankruptcy Courthouse 703 Hwy 145 North	Hours open	
You may inspect all records filed in this case at this office or online a www.pacer.gov .	Aberdeen, MS 39730	Contact phone	

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For more information, see page 2

7: Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 12, 2020 at 11:30 AM Date Time	Location: Telephonic Conference Phone Number: 866-763-4201 Participate Passcode: 1354730# The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
8: Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: <u>July 13, 2020</u></p> <p>You must file:</p> <ul style="list-style-type: none"> ■ a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or ■ a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: <u>June 17, 2020</u></p> <p>Deadline for governmental units to file a proof of claim: Filing deadline: <u>October 05, 2020</u></p>	
	<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid for your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	<p>Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
9: Filing of plan	<p>Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before May 27, 2020. Objections will be heard on June 16, 2020 at 01:30 PM, Oxford Federal Building, 911 Jackson Avenue, Oxford, MS 38655 unless otherwise ordered by the court. the plan may be confirmed without a hearing.</p> <p><input checked="" type="checkbox"/> The debtor has filed a plan. The plan or a summary of the plan will be sent separately.</p>	
10: Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
11: Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the court will send you a notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
12: Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
13: Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p>	

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TRUSTEE: 73

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TASK: 04-10-2020.00431437.N13REV

DATED: 04/13/2020

Court US Bankruptcy Courthouse

703 Hwy 145 North
Aberdeen, MS 39730Trustee Locke D. Barkley
Suite 1406360 I-55 North
Jackson, MS 39211

Debtor KATTIE MARIE PRESTON

103 NORTH RD
HOLLY SPRINGS, MS 38635

799 000002 SCHNELLER AND LOMENICK, P.A.

P.O. BOX 417
HOLLY SPRINGS, MS 38635

000014 INTERNAL REVENUE SERVICE

PO BOX 7346
PHILADELPHIA, PA 19114000007 1ST FRANKLIN FINANCIAL CORP
PO BOX 880ADMINISTRATIVE SERVICES DEPARTMENT
TOCCOA, GA 30577000012 1ST FRANKLIN FINANCIAL CORP
PO BOX 880ADMINISTRATIVE SERVICES DEPARTMENT
TOCCOA, GA 30577

000018 BENTON COUNTY CHANCERY CLERK

PO BOX 218
ASHLAND, MS 38603

000019 BENTON COUNTY TAX COLLECTOR

P O BOX 337
ASHLAND, MS 38603-0000

000005 MARSHALL COUNTY CHANCERY CLERK

PO BOX 219
HOLLY SPRINGS, MS 38635

000006 MARSHALL COUNTY TAX COLLECTOR

POST OFFICE BOX 40
HOLLY SPRINGS, MS 38635

000017 MARSHALL COUNTY JUSTICE COURT

PO BOX 729
HOLLY SPRINGS, MS 38635

000013 FIRST STATE BANK

P O BOX 580
HOLLY SPRINGS, MS 38635-0000000015 INTERNAL REVENUE SERVICE
900 JEFFERSON AVEC/O U S ATTORNEY
OXFORD, MS 38655-3626000016 MS DEPARTMENT OF REVENUE
PO BOX 22808BANKRUPTCY SECTION
JACKSON, MS 39225-2808

000010 TOWER LOAN COLLECTIONS DEPARTMENT

PO BOX 320001
FLOWOOD, MS 39232

000011 ROBISON & HOLMES, PLLC

PO DRAWER 1128
MCCOMB, MS 39649

000009 DITECH

PO BOX 6172
RAPID CITY, SD 57709-6172

000008 DITECH FINANCIAL LLC

PO BOX 12740
TEMPE, AZ 85284-0046

19 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 04/13/2020.
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.
EXECUTED ON 04/13/2020 BY /S/EPIQ Systems, Inc.